

In re:
Kimberly K. Williams
Debtor

Case No. 19-11953-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 20, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2022:

Recip ID	Recipient Name and Address
db	#+ Kimberly K. Williams, 200 S. Line Street, unit 147, Lansdale, PA 19446-8519
14372615	+ Borough of Lansdale, 1 Vine Street, Lansdale, PA 19446-3670
14314588	+ FTP Silk Factory Lofts, LP, C/O Cohen Marraccini, LLC, 660 2nd Street Pike, Southampton, PA 18966-3995
14348347	+ MBF Leasing Inc, 525 Washington Blvd 15th, Jersey City, NJ 07310-2603
14326622	+ McCullough Eisenberg, LLC., 65 West Street Road, Suite A-204, Warminster Pa 18974-3229
14308052	Santander Bank, N.A., PO Box 847051, Boston, MA 02284-7051

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 20 2022 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14332226	Email/PDF: bncnotices@becket-lee.com	May 21 2022 00:04:45	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14311438	+ EDI: LCIFULLSRV	May 21 2022 03:58:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14320191	+ EDI: AIS.COM	May 21 2022 03:58:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14314046	+ Email/Text: RASEBN@raslg.com	May 20 2022 23:56:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14377015	Email/Text: ECMCBKNotices@ecmc.org	May 20 2022 23:56:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14399840	+ Email/Text: Bankruptcy@Freedommortgage.com	May 20 2022 23:56:00	FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
14307067	Email/PDF: resurgentbknofications@resurgent.com	May 21 2022 00:04:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14339080	EDI: PRA.COM	May 21 2022 03:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14304693	+ EDI: PENNDEPTREV	May 21 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14304693	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 20 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14307330	+ Email/Text: enotifications@santanderconsumerusa.com	May 20 2022 23:56:00	SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244

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14306087 + EDI: AIS.COM

May 21 2022 03:58:00

T Mobile/T-Mobile USA Inc, by American
InfoSource as agent, 4515 N Santa Fe Ave,
Oklahoma City, OK 73118-7901

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
sng	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2022 at the address(es) listed below:

Name	Email Address
CAROL B. MCCULLOUGH	on behalf of Debtor Kimberly K. Williams mccullougheisenberg@gmail.com cbmccullough64@gmail.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage corporation paeb@fedphe.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
PAUL JAY COHEN	on behalf of Creditor FTP Silk Factory Lofts LP melissa@cohenwillwerth.com
REBECCA ANN SOLARZ	on behalf of Creditor Freedom Mortgage corporation bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
STUART A. EISENBERG	on behalf of Debtor Kimberly K. Williams mccullougheisenberg@gmail.com cbmccullough64@gmail.com
THOMAS SONG	on behalf of Creditor Freedom Mortgage corporation tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. ecfmil@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Kimberly K. Williams</u>	Social Security number or ITIN	xxx-xx-8832
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-11953-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly K. Williams
aka Kimberly Kellyn Williams

5/19/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.